FIG. 1

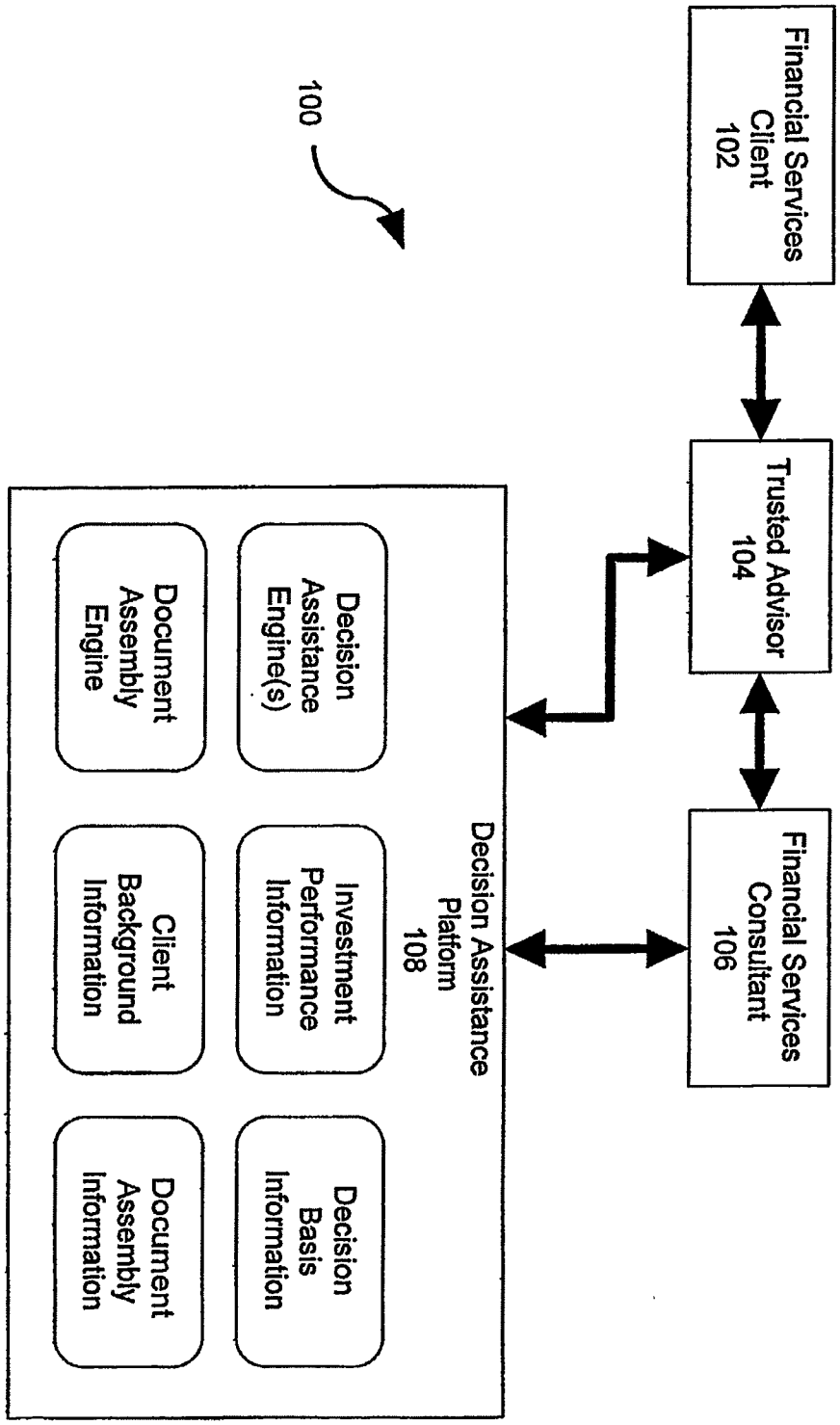

100
Financial Services Client 102
Trusted Advisor 104
Financial Services Consultant 106
Decision Assistance Platform 108
Decision Assistance Engine(s)
Document Assembly Engine
Investment Performance Information
Client Background Information
Decision Basis Information
Document Assembly Information

FIG.2A

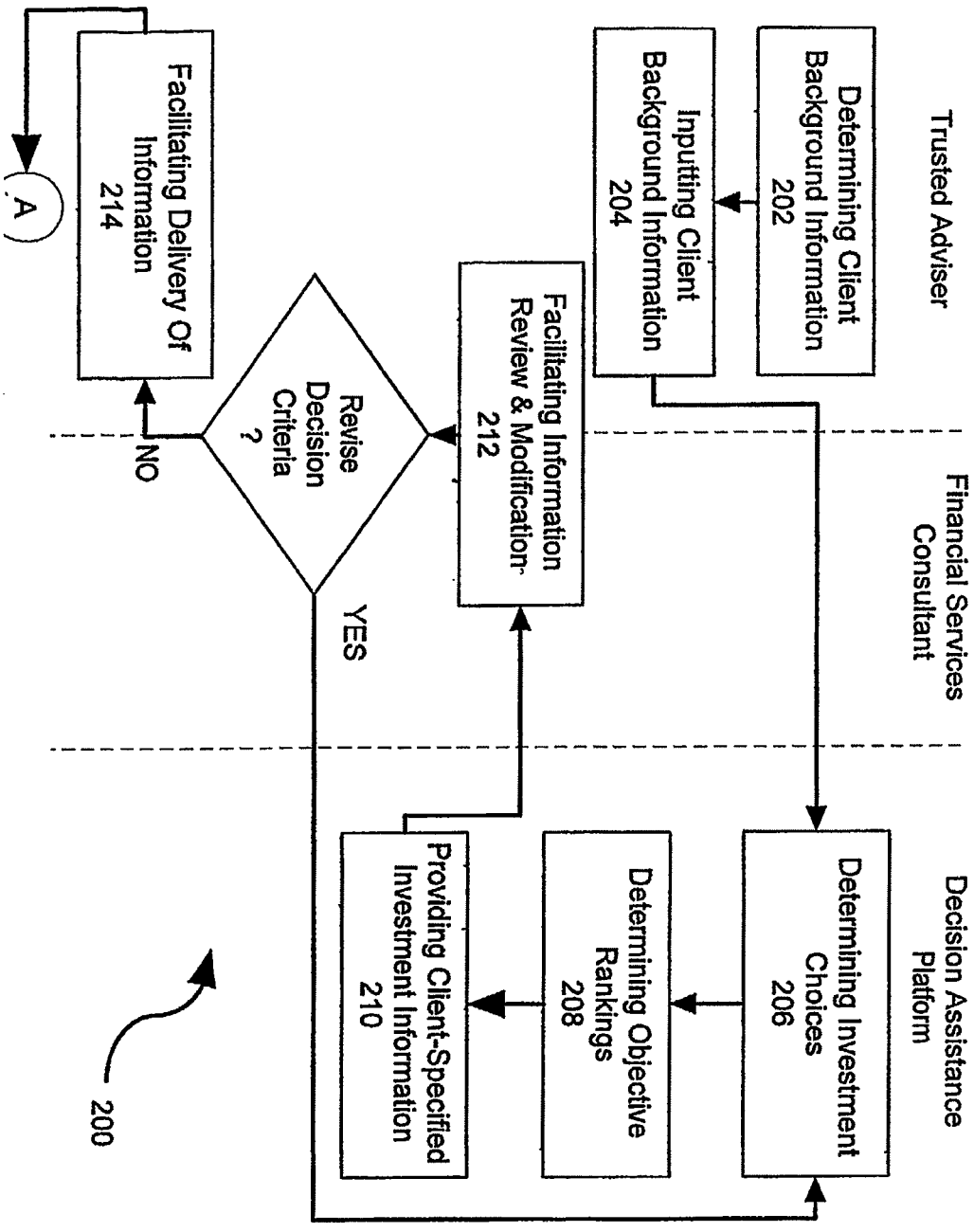

Trusted Adviser
Financial Services Consultant
Decision Assistance Platform
Determining Client Background Information 202
Inputting Client Background Information 204
Determining Investment Choices 206
Determining Objective Rankings 208
Providing Client-Specified Investment Information 210
Facilitating Information Review & Modification 212
Revise Decision Criteria ?
NO
YES
Facilitating Delivery Of Information 214
A
200

FIG.2B

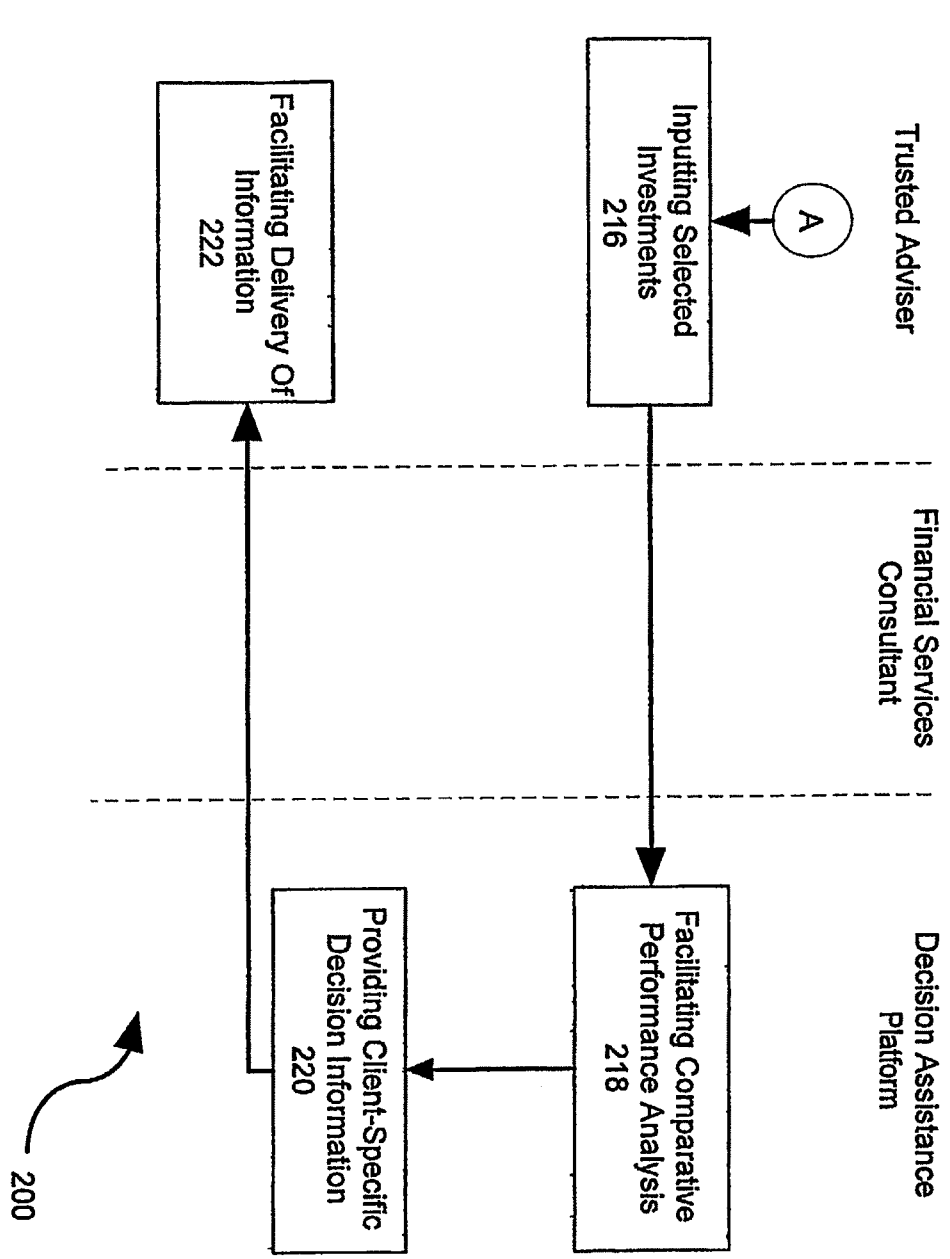

Trusted Adviser
Financial Services Consultant
Decision Assistance Platform
A
Inputting Selected Investments 216
Facilitating Comparative Performance Analysis 218
Providing Client-Specific Decision Information 220
Facilitating Delivery Of Information 222
200

FIG. 3

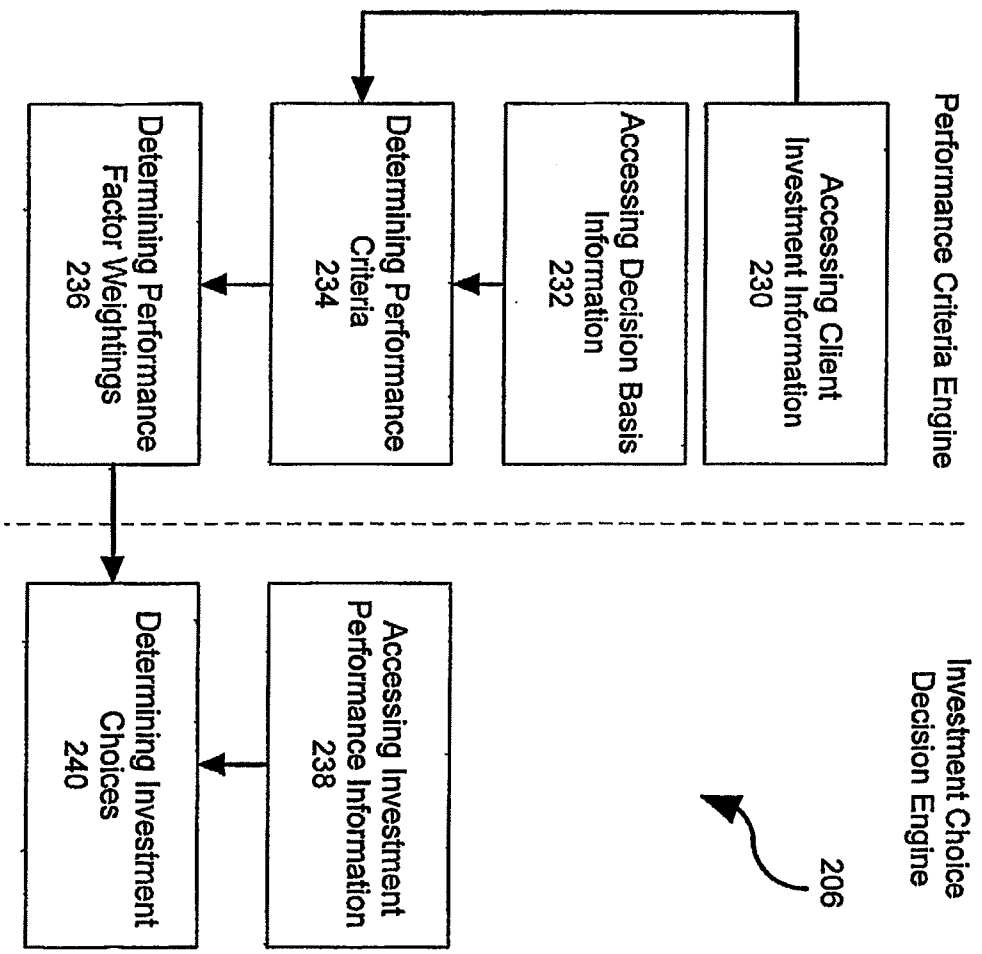

Performance Criteria Engine
Accessing Client Investment Information 230
Accessing Decision Basis Information 232
Determining Performance Criteria 234
Determining Performance Factor Weightings 236
Investment Choice Decision Engine
206
Accessing Investment Performance Information 238
Determining Investment Choices 240

FIG. 4

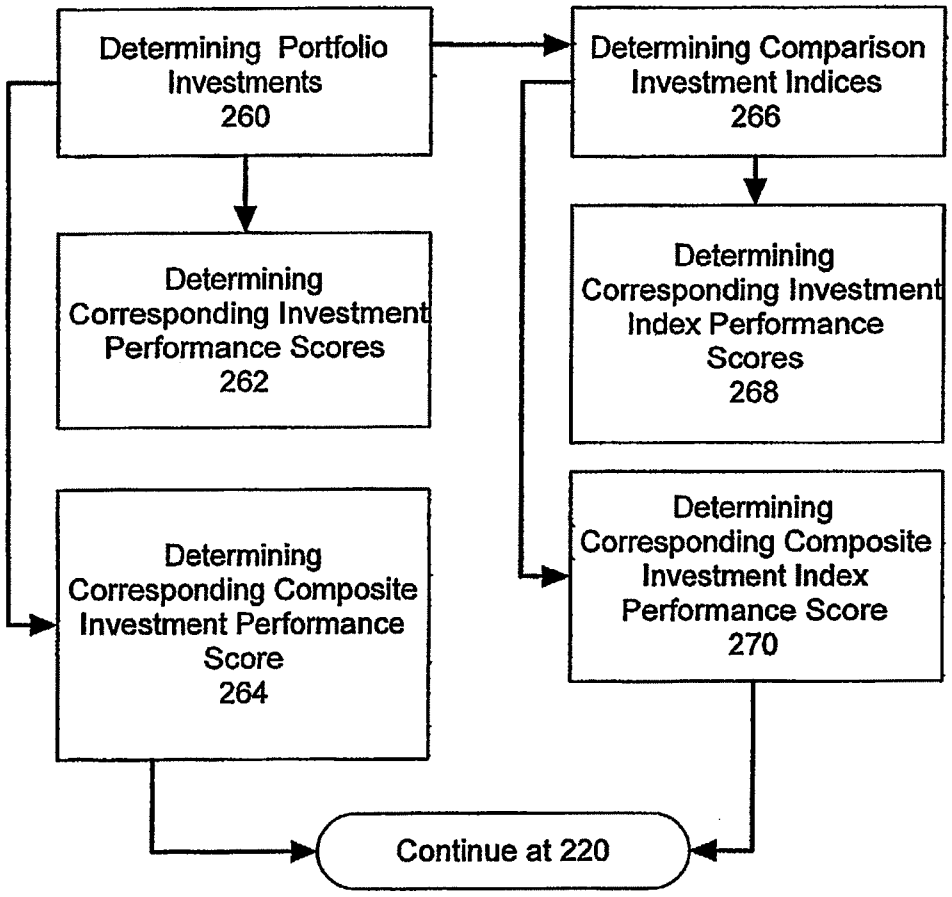

Determining Portfolio Investments 260
Determining Comparison Investment Indices 266
Determining Corresponding Investment Performance Scores 262
Determining Corresponding Investment Index Performance Scores 268
Determining Corresponding Composite Investment Performance Score 264
Determining Corresponding Composite Investment Index Performance Score 270
Continue at 220

FIG. 5

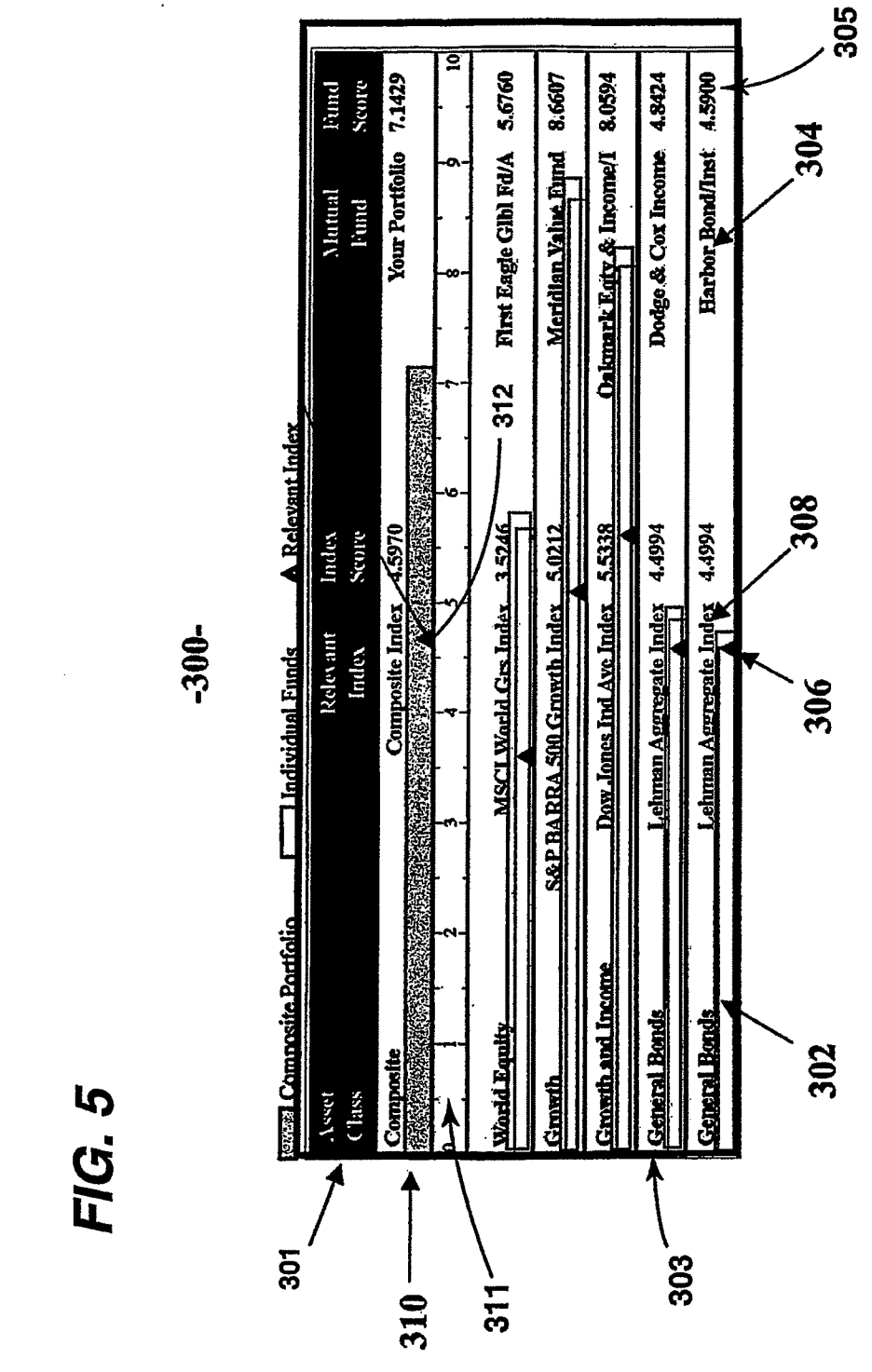
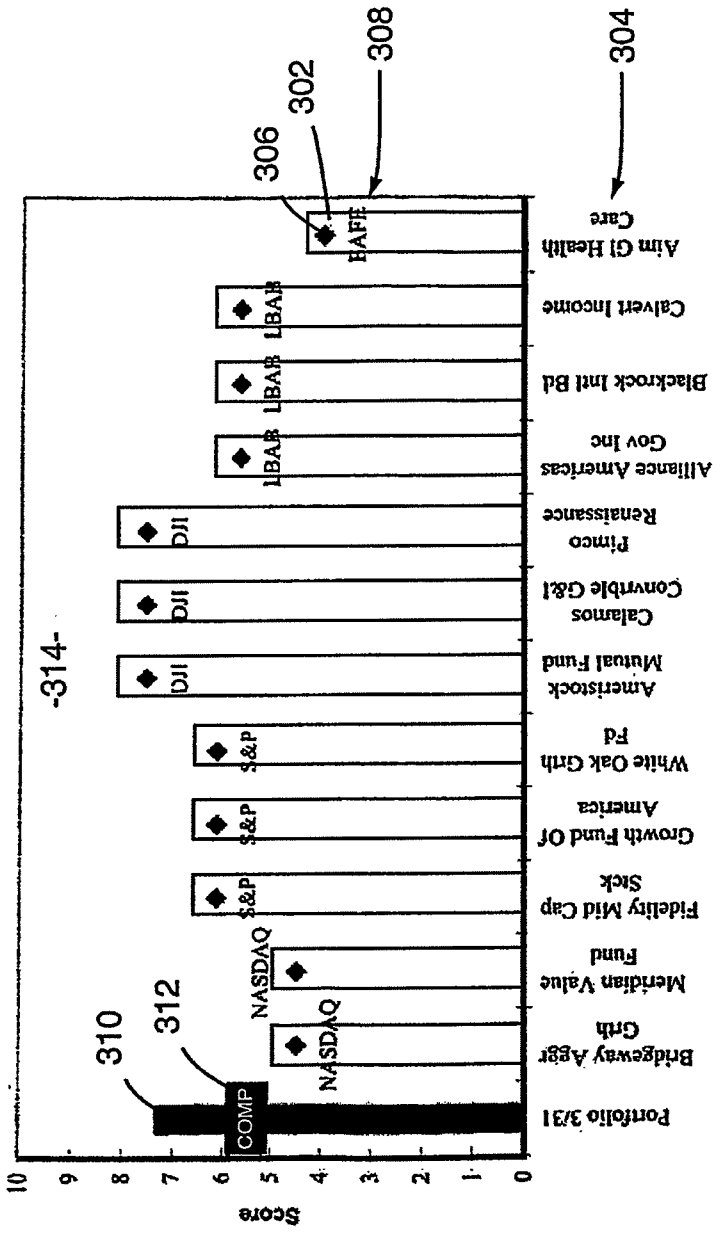

-300-
Composite Portfolio
Individual Funds
Relevant Index
Asset Class
Relevant Index
Index Score
Mutual Fund
Fund Score
Composite
Composite Index
4.5970
Your Portfolio
7.1429
World Equity
MSCI World Grs Index
3.5246
First Eagle Glbl Fd/A
5.6760
Growth
S&P BARRA 500 Growth Index
5.0212
Meridian Value Fund
8.6607
Growth and Income
Dow Jones Ind Ave Index
5.5338
Oakmark Eqty & Income/I
8.0594
General Bonds
Lehman Aggregate Index
4.4994
Dodge & Cox Income
4.8424
General Bonds
Lehman Aggregate Index
4.4994
Harbor Bond/Inst
4.5900
0
1
2
3
4
5
6
7
8
9
10
301
310
311
312
303
302
306
308
304
305

FIG. 6A


304
308
302
306
310
312
-314-
Score
10
9
8
7
6
5
4
3
2
1
0
Portfolio 3/31
Bridgeway Aggr Grth
Meridian Value Fund
Fidelity Mid Cap Stck
Growth Fund Of America
White Oak Grth Fd
Ameristock Mutual Fund
Calamos Convrtble G&I
Pimco Renaissance
Alliance Americas Gov Inc
Blackrock Intl Bd
Calvert Income
Aim Gl Health Care
COMP
NASDAQ
NASDAQ
S&P
S&P
S&P
DJI
DJI
DJI
LBAB
LBAB
LBAB
EAFE

301

316

FIG. 6B

Asset Class	Mutual Fund	Score	Relevant Index	Index Score	Difference
Aggressive Growth	Bridgeway Aggr Grth	6.4080	NASDAQ	4.4731	1.9349
Aggressive Growth	Meridian Value Fund	6.8883	NASDAQ	4.4731	2.4152
Growth	Fidelity Mid Cap Stck	7.4375	S&P	6.1244	1.3131
Growth	Growth Fund Of America	7.0938	S&P	6.1244	0.9694
Growth	White Oak Grth Fd	5.1517	S&P	6.1244	-0.9727
Growth & Income	Ameristock Mutual Fund	8.2398	DJI	7.5415	0.6983
Growth & Income	Calamos Convrtble G&I	8.5636	DJI	7.5415	1.0221
Growth & Income	Pimco Renaissance	9.2307	DJI	7.5415	1.6892
Taxable Bonds	Alliance Americas Gov Inc	5.3365	LBAB	5.6634	-0.3269
Taxable Bonds	Blackrock Intl Bd	5.5590	LBAB	5.6634	-0.1044
Taxable Bonds	Calvert Income	5.9690	LBAB	5.6634	0.3056
World Equity	Aim Gl Health Care	6.5407	EAFE	3.9840	2.5567
Composite	Your Portfolio	7.3298	Composite Index	6.1672	1.1626

FIG. 7

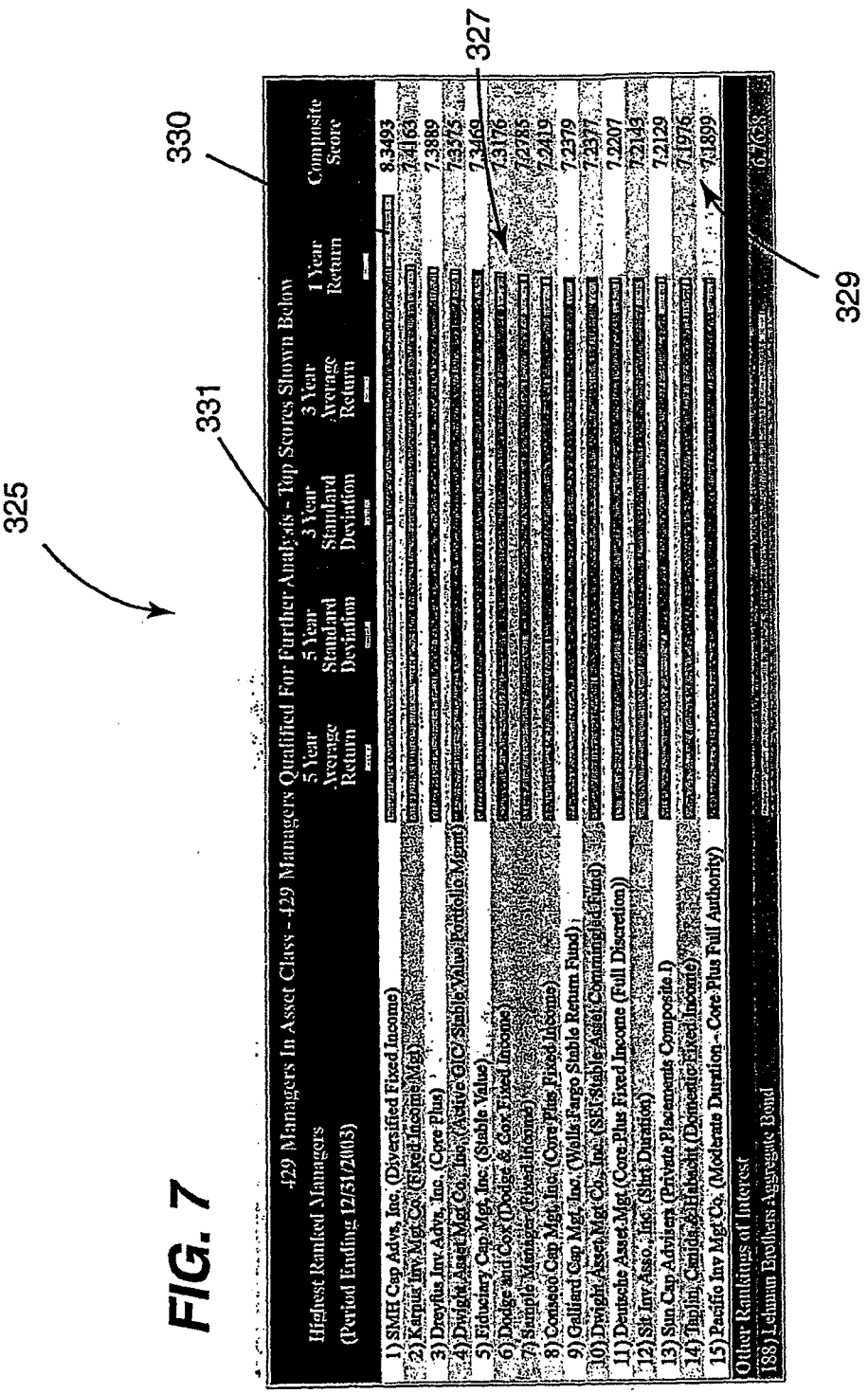

325
330
331
327
329
429 Managers In Asset Class - 429 Managers Qualified For Further Analysis - Top Scores Shown Below
Highest Ranked Managers (Period Ending 12/31/2003)
5 Year Average Return
5 Year Standard Deviation
3 Year Standard Deviation
3 Year Average Return
1 Year Return
Composite Score
1) SMH Cap Advs, Inc. (Diversified Fixed Income) 8.3493
2) Karpus Inv Mgt Co. (Fixed Income Mgt) 7.4163
3) Dreyfus Inv Advs, Inc. (Core Plus) 7.3889
4) Dwight Asset Mgt Co., Inc. (Active GIC/Stable Value Portfolio Mgmt) 7.3375
5) Fiduciary Cap. Mgt, Inc. (Stable Value) 7.3469
6) Dodge and Cox (Dodge & Cox Fixed Income) 7.3176
7) Sample Manager (Fixed Income) 7.2785
8) Contacal Cap Mgt, Inc. (Core Plus Fixed Income) 7.2419
9) Galliard Cap Mgt, Inc. (Wells Fargo Stable Return Fund) 7.2379
10) Dwight Asset Mgt Co., Inc. (SEI Stable Asset Commingled Fund) 7.2377
11) Deutsche Asset Mgt (Core Plus Fixed Income (Full Discretion)) 7.2207
12) SE Inv Asso., Inc. (Short Duration) 7.2143
13) Sun Cap Advisers (Private Placements Composite I) 7.2129
14) Taylor, Camile & Hulbert (Domestic Fixed Income) 7.1976
15) Pacific Inv Mgt Co. (Moderate Duration - Core Plus Full Authority) 7.1899
Other Rankings of Interest
188) Lehman Brothers Aggregate Bond 6.7628

FIG. 8A

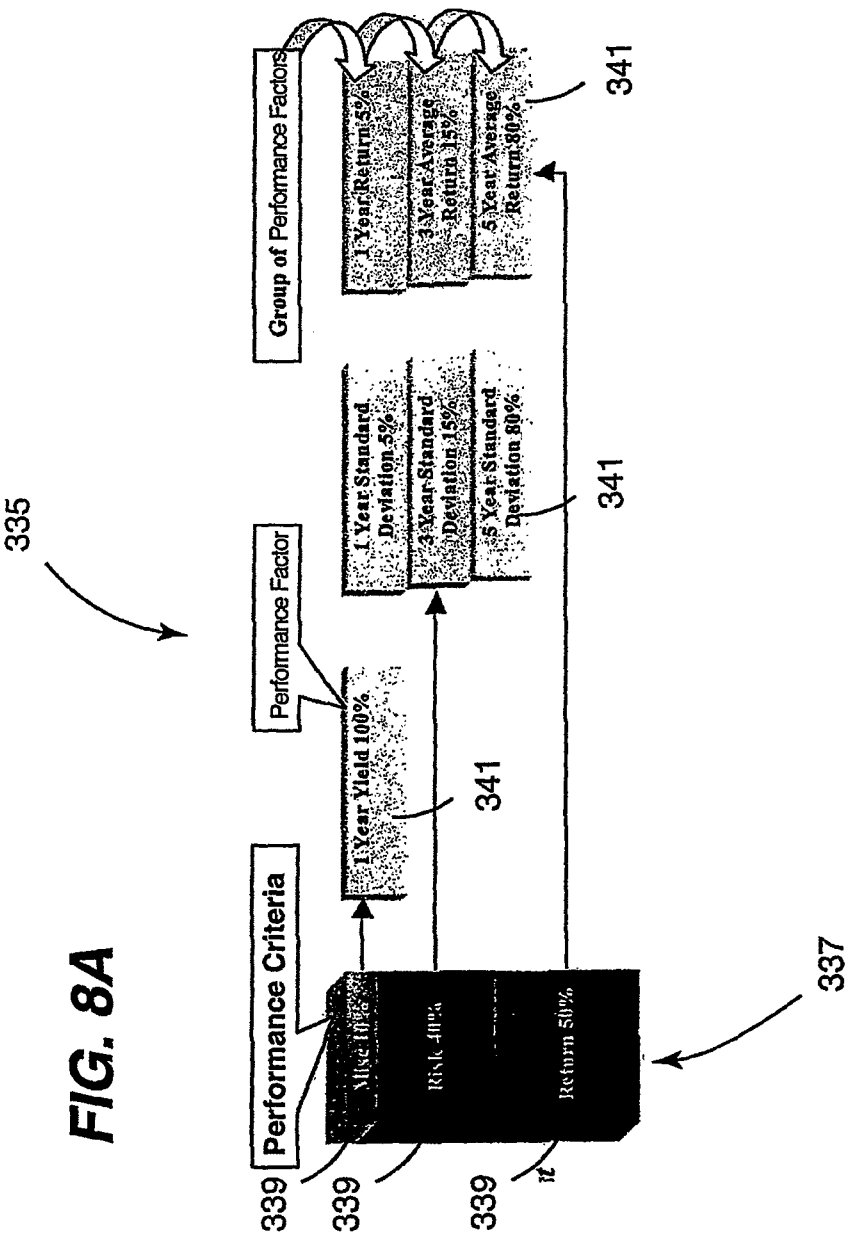

335
Performance Criteria
Performance Factor
Group of Performance Factors
1 Year Yield 100%
1 Year Standard Deviation 5%
3 Year Standard Deviation 15%
5 Year Standard Deviation 80%
1 Year Return 5%
3 Year Average Return 15%
5 Year Average Return 80%
Return 50%
339
339
339
341
341
341
337

FIG. 8B

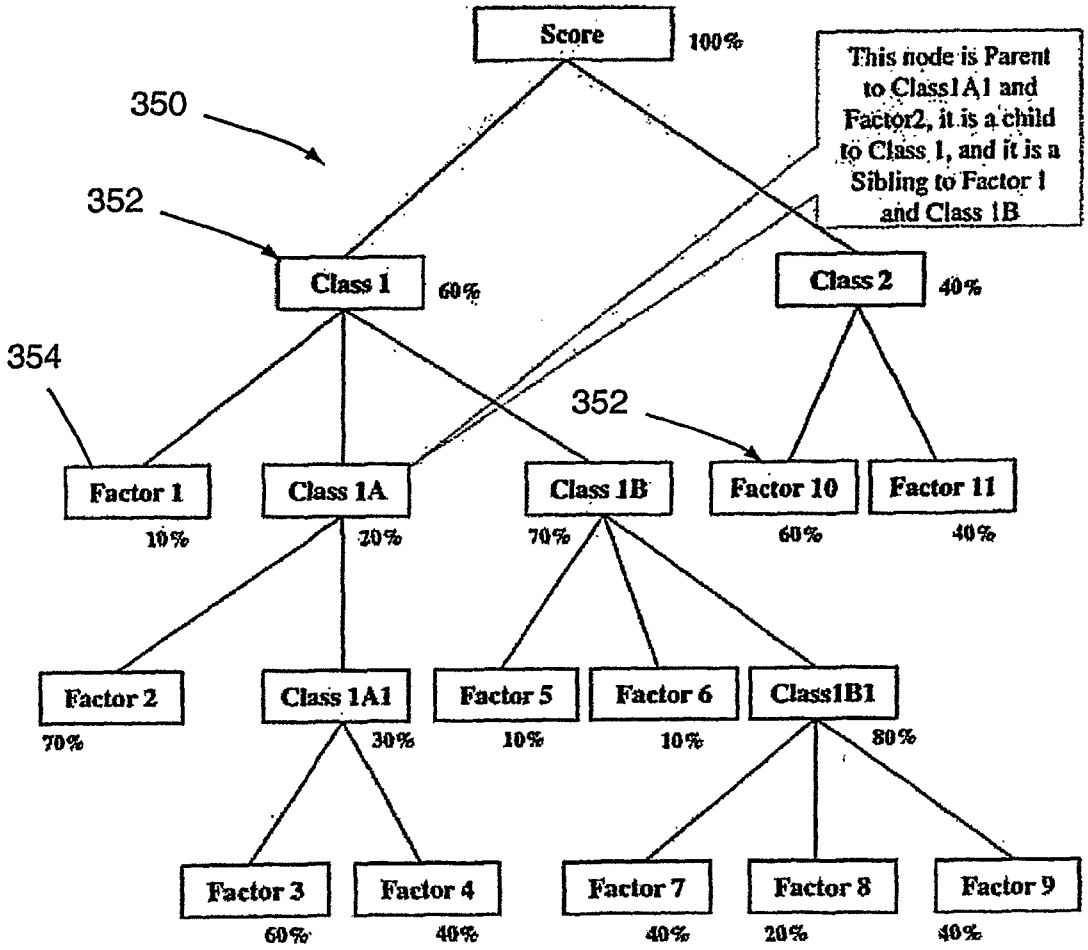
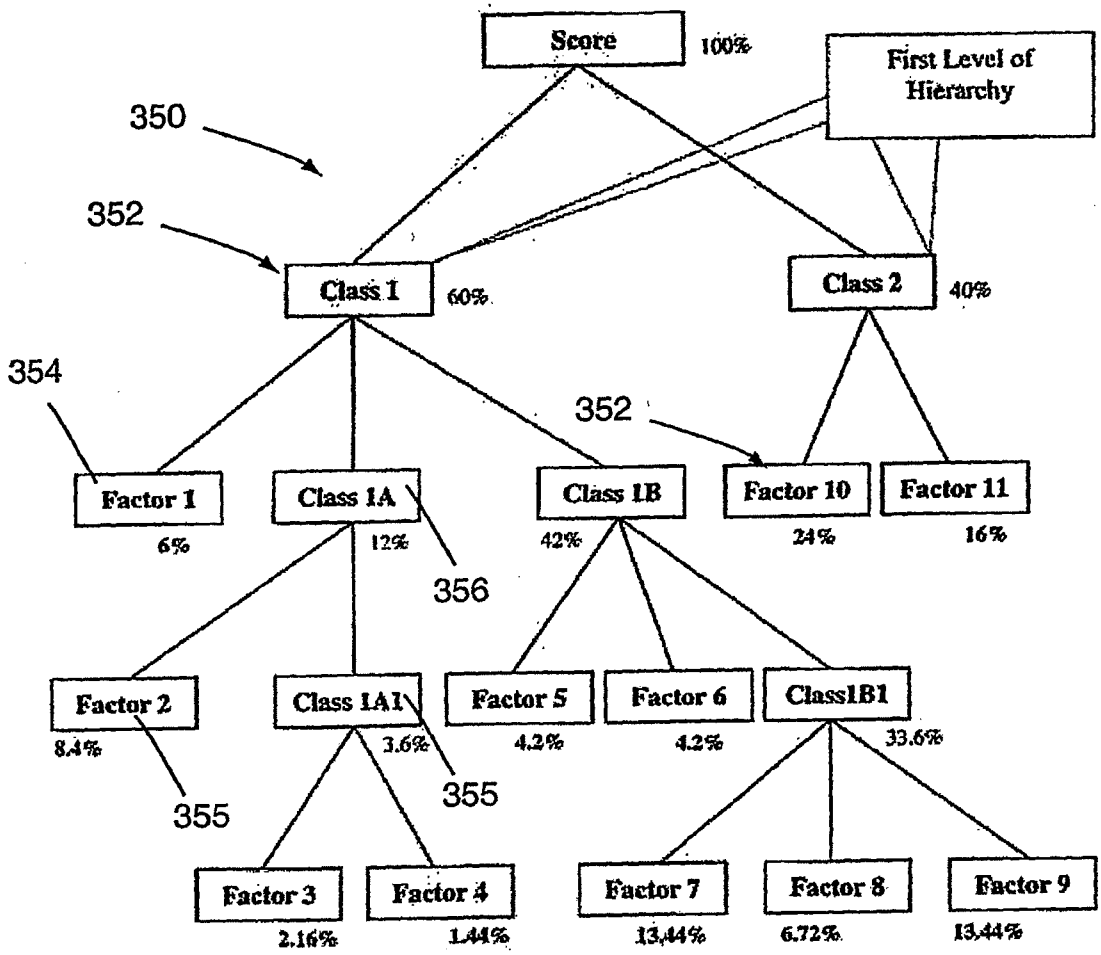

Score
100%
This node is Parent to Class1A1 and Factor2, it is a child to Class 1, and it is a Sibling to Factor 1 and Class 1B
350
352
Class 1
60%
Class 2
40%
354
352
Factor 1
10%
Class 1A
20%
Class 1B
70%
Factor 10
60%
Factor 11
40%
Factor 2
70%
Class 1A1
30%
Factor 5
10%
Factor 6
10%
Class1B1
80%
Factor 3
60%
Factor 4
40%
Factor 7
40%
Factor 8
20%
Factor 9
40%

FIG. 8C


Score
100%
First Level of Hierarchy
350
352
Class 1
60%
Class 2
40%
354
352
Factor 1
6%
Class 1A
12%
356
Class 1B
42%
Factor 10
24%
Factor 11
16%
Factor 2
8.4%
Class 1A1
3.6%
355
355
Factor 5
4.2%
Factor 6
4.2%
Class1B1
33.6%
Factor 3
2.16%
Factor 4
1.44%
Factor 7
13.44%
Factor 8
6.72%
Factor 9
13.44%

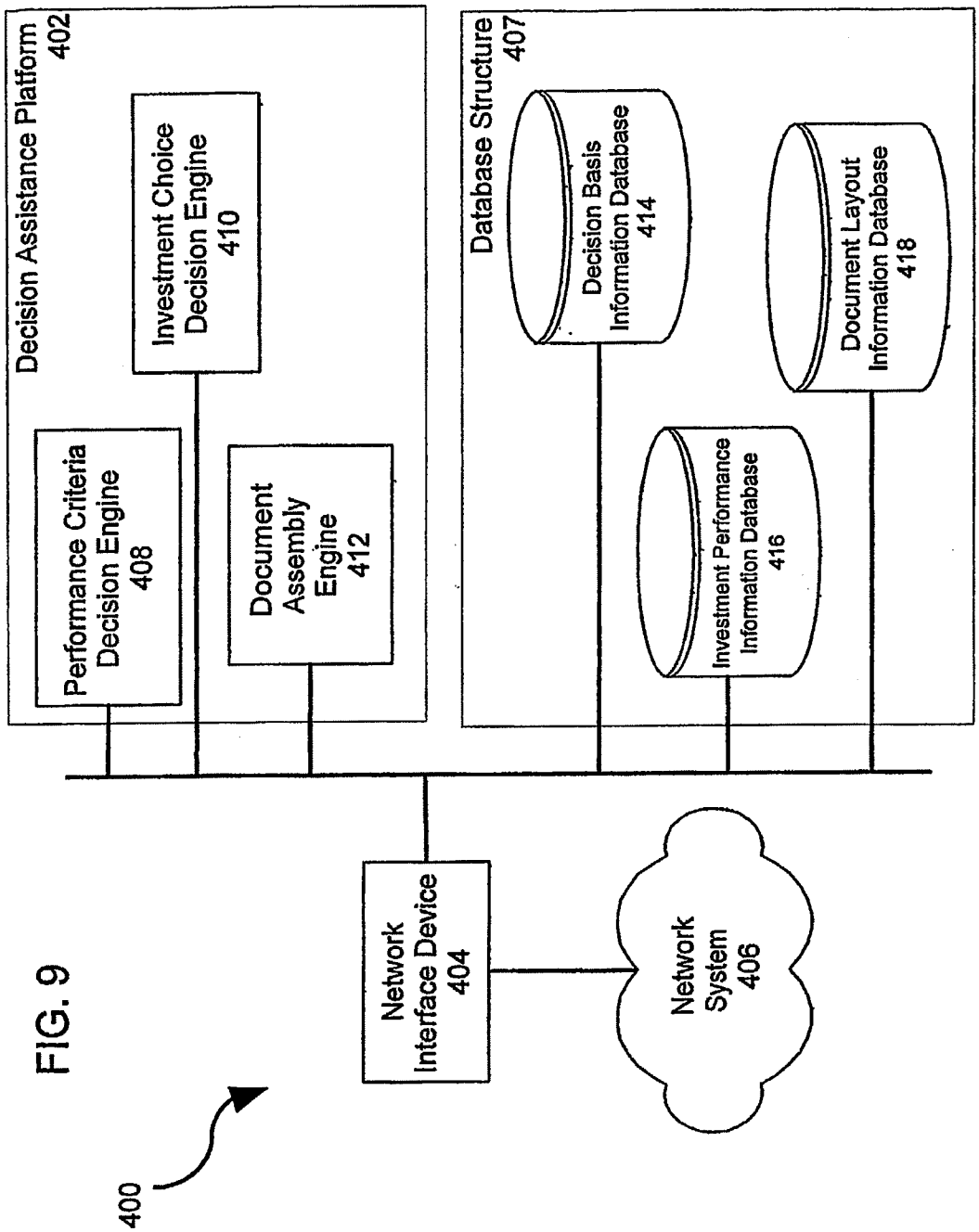

Decision Assistance Platform
402
Investment Choice
Decision Engine
410
Performance Criteria
Decision Engine
408
Document
Assembly
Engine
412
Database Structure
407
Decision Basis
Information Database
414
Document Layout
Information Database
418
Investment Performance
Information Database
416
Network
Interface Device
404
Network
System
406
400

FIG. 9